complaints regarding charging of heavy interest rates and lavying of high service charges by foreign banks on credit card accounts. RBI has further reported that a credit card holder is expected to keep adequate funds in his account to meet the bill when received by the bank from the member establishment. In view of this and also in view of the fact that the customer is expected to be aware of the terms and conditions before enroling as a credit card holder, RBI does not interfere in such matters.

Loans to farmers under the Special Loan Account of NABARD

1167. DR. JAGANNATH MISHRA: Will the Minister of FINANCE be pleased to state:

(a) what are the criteria adopted for sanction of loans to farmers for farm development work under the Special Loan Account which is operated by the National Bank for Agriculture and Rural Development; and

(b) the number of farmers have been granted loans under this scheme in the State of Bihar, Andhra Pradesh and Maharashtra during the last three years?

THE MINISTER OF FINANCE (SHR1 P. CHIDAMBARAM): (a) In order to enable the Command Area Development Authority CADA/Land Development Corporations (LDCs) to take up on-farm development works on the holdings in the command areas of farmers ineligible to get institutional loans, National bank for Agriculture and Rural Development (NABARD) constitutes a Special Loan Account (SLA). Funds to the extent of the estimated expenditure in respect of such ineligible farmers are earmarked for the SLA and are contributed to the extent of 37.5% each by the concerned State Governments and Central Government as special deposits and the balance 25% by NABARD out of its own resources.

The SLA is used to provide medium and long term loans by way of refinance assistance to financing institutions for providing loans to CADA/LDC to meet the expenditure on on-farm development work on the holding of farmers ineligible to get loan from institutional sources. The present rate of interest on loans from SLA is 9% p.a. Further the concerned' State Governments are required to give irrevocable guarantee to the financing banks as to the repayment of loans given by he bank to the CADA/LDC.

(b) The number of farmers who have been benefitted under Special Loan Account Scheme in Maharashtra, as reported by NABARD, during the last three years is indicated below:

1993-94	1994-95	1995-96
1165	581	NIL

NABARD have further reported that information in respect of Bihar and Andhra Pradesh for the above three years is nil.

New structures at Lodhi, Janpath and Ranjcet Hotel Spots

1168. SHRI ANANTA SETHI: Will the Minister of TOURISM be pleased to state:

(a) whether it is a fact that the India Tourism Development Corporation has recently decided to pull down Lodhi, Janpath and Ranjeet hotels and build new structures on those spots;

(b) if so, whether any plan has since been made to invite the foreign firms to join ventures for designing and construction of these hotels; and

(c) if so, the details in this regard?

THE MINISTER OF PARLIAMENTARY AFFAIRS ANE MINISTER OF TOURISM (SHRI SHRIKANTA JENA): (a) ITDC envisages the reconstruction of its hotel Lodhi, Janpath and Ranjeet in phases starting with Lodhi Hotel in the firs phase.

(b) and (c) Presently, no joint venture